

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JOE L. FRANKLIN

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Case No. 09-72577

Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/23/2009.
- 2) The plan was confirmed on 08/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/06/2012.
- 5) The case was converted on 02/06/2013.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,450.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 27,550.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 27,550.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,600.24	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,100.24
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
US BANK NA	Sec	0.00	2,556.07	0.00	0.00	0.00
WELLS FARGO BANK NA	Sec	0.00	80,265.57	0.00	0.00	0.00
WELLS FARGO BANK NA	Sec	0.00	27,337.93	0.00	0.00	0.00
WELLS FARGO OPERATIONS	Sec	0.00	45,157.02	0.00	0.00	0.00
AMCORE BANK NA	Uns	892.98	834.87	834.87	624.26	0.00
AMERICAN EDUCATION SERVICES	Uns	0.00	NA	NA	0.00	0.00
ATTORNEY DAVID R. CASTEGNARO	Uns	2,000.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICE, LLC	Uns	8,765.83	8,785.34	8,785.34	6,569.00	0.00
CARDMEMBER SERVICE / CHASE	Uns	1,180.53	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	1,506.55	1,866.59	1,866.59	1,395.69	0.00
KATHY KWIAT-HESS, LCSW	Uns	260.00	NA	NA	0.00	0.00
KROGER PERSONAL FINANCE	Uns	2,691.45	NA	NA	0.00	0.00
NICOR GAS COMPANY	Uns	333.35	NA	NA	0.00	0.00
OSF ST. ANTHONY MEDICAL	Uns	150.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	100.00	250.00	250.00	186.93	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,476.32	1,822.69	1,822.69	1,362.87	0.00
PRA RECEIVABLES MANAGEMENT	Uns	638.01	748.42	748.42	559.61	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
RUTH FRANKLIN	Uns	0.00	NA	NA	0.00	0.00
RUTH FRANKLIN	Pri	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	4,086.83	4,086.83	3,055.81	0.00
ECAST SETTLEMENT	Uns	0.00	1,247.50	1,247.50	932.78	0.00
FIRST MARBLEHEAD CORP	Uns	0.00	10,381.93	10,381.93	7,762.81	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 30,024.17	\$ 22,449.76	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,100.24	
Disbursements to Creditors	\$ 22,449.76	
TOTAL DISBURSEMENTS:		\$ 27,550.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 02/14/2013

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.